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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re original application of:

Applicant : Kathleen Tyson Quah
Serial No. : 10/814,730
Filing Date : March 31, 2004
Title of Invention : SYSTEM FOR REDUCING PAYMENT RISK, LIQUIDITY RISK AND SYSTEMATIC RISK IN A SYSTEM WHEREIN A PAYMENT BANK HOST APPLICATION HAS A FILTER PROCESS MODULE FOR PROCESSING PAYMENTS INSTRUCTIONS, AND WHEREIN A PAYMENT BANK HOST APPLICATION APPLIES PAYMENTS RISK DATA...
Examiner : Frantzy Poinvil
Group Art Unit : 3692
Attorney Docket : 126-001USANB0

Honorable Commissioner of Patents
and Trademarks
Washington, DC 20231

TRANSMITTAL LETTER ACCOMPANYING PAYMENT OF ISSUE FEE

Sir:

Please find enclosed herewith the following documents for filing in the above-referenced Application:

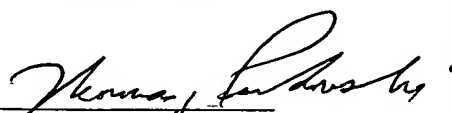
- Completed Issue Fee Transmittal (Part B); and
- Thomas J. Perkowski, Esq., P.C. Check No. 7700 in the amount of \$1050.00; and
- Return Receipt Postcard.

Applicants would like it noted that the Title to Invention has been amended to read "METHOD OF REDUCING PAYMENTS RISK, LIQUIDITY RISK, AND SYSTEMIC RISK ASSOCIATED WITH PAYMENTS-BASED TRANSACTIONS". Applicants have updated the Part B – Issue Fee Transmittal to reflect the new Title.

The Commissioner is hereby authorized to charge any fee deficiencies to Deposit Account No. 16-1340.

Respectfully submitted,

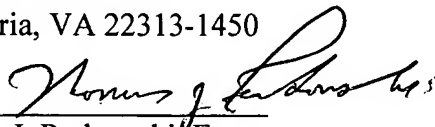
Dated: September 22, 2008


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UNDER 37 CFR 1.8

I hereby certify that this correspondence
is being deposited with the United States Postal Service
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Alexandria, VA 22313-1450


Thomas J. Perkowski, Esq.
Reg. No. 33,134
Dated: September 22, 2008